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PATENT

REMARKS

Claims 1-24 are pending in this application. Amendments to claims 1, 9, 12 and 13 are proposed herein.

Claims 1, 7, 14, and 18 are independent.

Claim 1 is amended to clarify the claim language consistent with that the Examiner's noted interpretation on page 2 of the final Official Action, which is correct.

Claims 9, 12 and 13 are amended for consistency with parent claim 7, and more particularly to change "memory" to --central database--, consistent with the prior clarifying amendment to claim 7 which likewise changed "memory" to -central database- (see Amendment filed January 18, 2002).

Claims 1-6, 12, 13 and 21 stand rejected under 35 USC §112, second paragraph, as indefinite. Except as addressed by the amendment to claim 12, the rejection is respectfully traversed.

The Examiner's noted construction of the phrase "the transfer of funds" is correct, thus it is respectfully submitted that the pending claim is clear on its face. However, as also indicated above, an amendment to claim 1 is proposed herein solely for clarification and not for purposes of patentability, consistent with the Examiner's acknowledged interpretation. It is noted that no separate rationale is provided for the rejection of claims 2, 5-6, 13, and 21.

With regard to claims 3-4, "transmitting the directive" is positively recited, with "the directive" being the directive to transfer funds generated in parent claim 1 and hence finding antecedent basis in claim 1. Thus, claim 3 adds the limitation that the generated directive of claim 1 is transmitted only after receipt of an access request from the second user station

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(i.e. the user station representing the first payee). For example, in this case, the funds might not be transferred unless the payee actual requests access to the remittance information stored in the central database. Claim 3 adds the limitation that the generated directive of claim 1 is transmitted before receipt of an access request from the second user station (i.e. the user station representing the first payee). For example, in this case, the funds might be transferred prior to the payee requesting access to the remittance information stored in the central database, but the payee may not know how to apply the transferred funds until accessing the remittance information stored in the central database.

Claims 1-24 stand rejected under 35 USC §102(e) as being anticipated by, and under 35 USC §103(a) as being obvious over, Chang et al. (U.S. Patent No. 5,888,288). The rejection is respectfully traversed.

The Examiner's clarifications in the "Response to Arguments" is noted with appreciation. In view of the proposed clarifications to the claims and the comments below, it is respectfully requested that the rejection be reconsidered and withdrawn.

Independent claims 1, 7 and 18 each require, *inter alia*, storing remittance information in a central database accessible to a payee.

Independent claim 14 requires, *inter alia*, a central network station connected to the communications network, and configured to generate remittance information associated with payment of the bills, and to store the remittance information. Also required is a second plurality of network stations, representing a second plurality of users (e.g. payees), configured to transmit requests, via the communications network,

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to access the stored remittance information. The central network station is further configured to receive the transmitted requests to access the remittance information, to retrieve the stored remittance information in response thereto, and to transmit, via the communications network, the retrieved remittance information to the second plurality of network stations.

As discussed in the immediately prior response, Chang is directed to an electronic billing and payment system utilizing electronic money. According to the Chang reference, the payer bank generates and transmits to the payee an electronic check payable to the payee (see, for example, column 7, lines 25-30). The electronic check includes limited remittance information (see column 7, lines 48-56). The payee then electronically deposits the electronic check in a bank associated with the payee (see, for example, column 8, lines 36-38). The payee bank receiving the deposit then clears and settles the electronic check (see, for example, column 8, lines 21-25).

Hence, it is respectfully submitted that Chang neither teaches or suggests storing remittance information in a central database accessible to a payee, as required by independent claims 1, 7 and 18.

It is further respectfully submitted that Chang also lacks any teaching or suggestion of a central network station which generates and stores remittance information associated with payment of the bills - which a second plurality of network stations, representing a second plurality of users (e.g. payees) can request access to via a communications network - and which receives the transmitted requests to access the remittance information, retrieves the stored remittance information in response thereto, and transmits, via the communications network,

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the retrieved remittance information to the second plurality of network stations, as required by independent claim 18.

Since, in Chang, remittance information is included in the electronic check transmitted to the payee, Chang lacks any need for and any disclosure of such features.

Accordingly, it is respectfully submitted that reconsideration and withdrawal of the rejections of independent claims 1, 7, 14, and 18 and their dependencies is appropriate.

It is further respectfully submitted that the dependencies of claims 1, 7, 14, and 18 recite further features which independently distinguish over the applied Chang reference, some of which are addressed in the remarks of the immediately prior response. The traversal arguments relating to these dependent claims are incorporated herein by reference in their entirety. Accordingly, for these reasons, the Examiner is respectfully requested to further reconsider and withdraw the rejection of dependent claims 2-6, 8-13, 15-17, and 19-24.

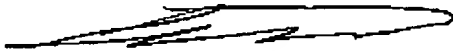
In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

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To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 01-2135 and please credit any excess fees to such deposit account.

Respectfully submitted,
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APPENDIX TO RESPONSE TO FINAL OFFICIAL ACTION DATED MAY 9, 2002
AMENDMENT TO CLAIMS

(DELETIONS IN BRACKETS AND ADDITIONS UNDERLINED)

1. (AMENDED) A method for electronically paying bills using a plurality of network stations, each representing a different one of a plurality of users including payers and payees, the payers and the payees having associated payment accounts and deposit accounts maintained at a plurality of financial institutes, comprising the steps of:

receiving, at a central station, a first instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill of a first of the payees;

generating, in accordance with the received first instruction, a directive to transfer funds from a first of the payment accounts which is associated with the first payer and maintained at a first of the plurality of financial institutes, to a first of the deposit accounts which is associated with the first payee and maintained at a second of the plurality of financial institutes;

generating remittance information associated with payment of the first bill [by the] based on the directive to transfer of funds; and

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storing the remittance information in a central database so as to be accessible to a second of the plurality of user stations representing the first payee.

9. (TWICE AMENDED) A system according to claim 7, wherein:

the processor is further configured to receive a request to access the remittance information from the second user station, to retrieve the remittance information from the [memory] central database based upon the received access request, and to transmit the retrieved remittance information to the second user station.

12. (AMENDED) A system according to claim 7, wherein:

the processor is further configured to receive a second bill for a second of the payers from a third of the plurality of user stations representing a second of the payees, and to generate billing information corresponding to the received second bill; and

the [memory] central database is further configured to store the billing information so as to be accessible to a fourth of the plurality of user stations representing the second payer.

13. (AMENDED) A system according to claim 12, wherein:

the processor is further configured to receive a request to access the billing information from the fourth user station, to

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retrieve the stored billing information from the [memory]
central database based upon the received request to access
billing information, and to transmit the retrieved billing
information to the fourth user station.